

## The Man Who Said He "Loved"

There was a man who said he loved his family. He loved to buy things for his kiddies and never forgot his wife's birthday. But he resisted the impulse to purchase a burial place. And still he said he loved his family.

One day he died, and in grief and suffering his widow had to choose his grave. With wisdom? Hardly. With judgment? Unlikely. Was his love big and far seeing?

When a man has made up his mind to choose a family burial place he must consider Permanence, Beauty and Cost. The facts governing these things are covered in a booklet called "Judging a Burial Park." Kensico will send this booklet to any interested man or woman—and who is not vitally interested?

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## MILLER'S ECONOMY IS CAMPAIGN TEXT

Republican Book Called 'Courage to Dare and Brains to Do.'

CITES HYLAN MUDDLE

Contrasts State Saving of \$10,000,000 With Huge Debts of the City.

DIRECT TAX CUT IN TWO

Big Things Done by the Administration Discussed for Election Drive.

"Courage to Dare and Brains to Do" is the title of the Republican State Committee campaign text book, outlining the achievements of Gov. Miller. Twenty-seven topics are discussed as having a direct bearing on the campaign, starting with the most recent contribution of the Governor to the welfare of the people—his action in the coal crisis.

On one page is given a list of "Big Things Done by the Miller Administration." They are recounted as follows:

1—Coal situation met. 2—Barge canal deepened. 3—Transit problems solved. 4—Disabled soldiers cared for. 5—Direct State tax cut in two. 6—School appropriations tripled. 7—Highway construction doubled. 8—State payrolls cut 10 per cent. 9—Workmen's compensation facilitated. 10—State appropriation cut \$10,000,000. 11—New York Port Authority established. 12—Water power development undertaken. 13—Vehicular tunnel to New Jersey building. 14—\$41,000,000 surplus in State treasury. 15—Farming and farm

life made more profitable and attractive. 16—More welfare legislation passed than ever before in the history of the State.

The Governor's instructions to the State Fuel Administrator are quoted, including: "Profiteering by whomsoever attempted must be prevented. An equitable distribution of the available supply must be assured. The needs of the household for domestic fuel and public utility service, and first of all the needs of the household of smallest means must be supplied."

State and City Finance.

Five pages are devoted to State finance, showing that never before had so much been accomplished with such a small expenditure of money. This question is asked: "Shall the State treasury be turned over to the people who are now running the finances of New York city?"

In spite of falling revenues due to business depression the treasury surplus has been increased \$10,000,000 and the money was used to meet the coal situation when the State was suddenly confronted by the danger of a coal famine. Nor has the money been saved by a penurious policy in regard to State enterprises and State institutions.

After setting forth in detail how the money had been expended and what had been accomplished for the State while at the same time the State payroll had been cut 30 per cent, the book continues:

"A contrast to this picture is found in the administration of New York city. It is well to study it, for it is the crowd that is now running New York city that wants to get hold of the State treasury. The increase in the New York city budget in 1921 and 1922—reaching \$129,401,656.60—was nearly equal to the total annual expenditure of the State. Yet the State turned over to New York city in 1920 and 1921 \$60,128,230.35 as its share of income, motor, mortgage and corporation tax and school moneys. Explicit information is given on the subject of water power, about which the Democrats are accused of making many misstatements.

Labor and Home Rule.

The "Labor Record of the Miller Administration" names the following accomplishments: Anti-strike bill defeated, full crew law sustained, longshoremen and marine workers included in compensation law, defeat of the industrial court bill, continuance of injured employees on payrolls, requiring employers to post names of companies carrying their labor insurance.

Welfare legislation lists the workmen's compensation law, rights of women, maternity and infant care, children's courts, children born to prisoners outside of prisons, protection of children, blind and deaf children benefited, new State hospitals and private institutions for the insane.

In the discussion of home rule the present charter of New York city is called an abortion.

## GOV. MILLER KILLED PLAN TO HEAD DRYS

Wrote He Couldn't Accept Nomination, as He Wasn't a Prohibitionist.

Special Dispatch to THE NEW YORK HERALD.

New York Herald Bureau, Albany, Oct. 1.

Gov. Miller made public to-day correspondence showing that it was not true that an attempt was made to obtain for him the endorsement of the Prohibition party at its convention last Saturday. The Governor in these letters makes it plain that he did not want the endorsement of the Prohibitionists, because he has never believed in prohibition, although he has stood consistently for the enforcement of the prohibition laws, holding that when any law once gets on the statute books it should not be violated.

Coleridge A. Hart, Westchester county chairman of the Prohibition party, wrote the Governor on September 27 asking him if he would accept the nomination of that party for Governor if offered to him. Gov. Miller replied that he would not accept the nomination of the Prohibitionists, as he did not want to be put in the position of seeking votes under false colors.

The two letters follow:

"MY DEAR GOV. MILLER: "The Prohibition party expects to hold its State convention on the 30th of September at 3 o'clock P. M., at 206 Schermerhorn street, Brooklyn, New York.

"On conferring with various party leaders, I find a desire on the part of many members of our party to nominate, or rather endorse, you as our candidate for Governor upon the ground, not that you are a prohibitionist, much less a third party prohibitionist, but that you have courageously stood for the enforcement of law, including the prohibition law.

"Will you accept such nomination, if tendered you?"

"With kindest regards, I am very truly yours

"MY DEAR HART: "After careful consideration of the suggestions contained in your letter of September 27, I have reached the conclusion that I cannot accept a nomination by the Prohibition party. I am not now and never have been a prohibition-

ist. I understand that the leaders who might tender me a nomination would understand that, but that might not be the case with those who have been voting the Prohibitionist ticket year after year from principle. My acceptance of the nomination might indicate to them approval of the fundamental principle of their party and I cannot afford to be put in the position of seeking votes under false colors. I also feel that loyalty to my party associates would prevent me accepting the nomination if one were tendered. Yours very truly, "NATHAN L. MILLER."

CALDER SURE MILLER TICKET IS A WINNER

Finds People Have Approved Work of Convention.

Senator Calder, in a statement yesterday on the Republican convention, said:

"The nomination of Gov. Miller and the splendid group of men with him on the State ticket and the platform adopted at Albany have met the approval of the people. My contact with people during the past few days has left the fixed impression on my mind that the ticket will be elected. I am confident from the innumerable messages of approval that I have received that the record of the Governor will be endorsed at the polls."

Senator Calder refused to discuss the Democratic ticket, or his opponent for the Senatorial nomination, Dr. Royal S. Copeland.

TAMMANY ORGANIZES ITS CAMPAIGN TO-DAY

Smith Notification Tentatively Set for Thursday.

Democratic leaders and candidates on the State ticket will get together to-day in Tammany Hall to shape up their campaign plans. William R. Hearst's unexpected promise of support for the ticket encouraged the party managers. They had come back from the convention fearful that Hearst would turn on them. Alfred E. Smith's formal notification will be Thursday night in all probability. The date was fixed tentatively yesterday when some of the leaders called on Mr. Smith at Sea Gate.

Dr. Royal S. Copeland is expected to issue a statement to-day accepting the nomination for United States Senator. From his home in Suffern yesterday he said that he would not say positively what he intended doing, as he considered it was only courteous of him to wait until he had seen Mayor Hylan and discussed the situation. There is little doubt he will accept. Many telegrams reached him yesterday in the country, including messages from Cox and McAdoo.



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## Greetings! Bankers of America From the Store Where You Save While You Spend

IT is fitting that "America's leading department store" should greet the American Bankers' Association, now in convention here, for the first bankers sprang from the ranks of tradesmen, generations ago.

In the days before banks in their modern form were known, surplus funds were often left with a neighboring tradesman for safe-keeping in his strong-box or vault, and he was paid for the protection he afforded.

IT was not long, however, before some shrewd tradesman observed that, although withdrawals were frequently made, fresh deposits were also made, and so a substantial balance lay constantly idle in his strong-box. When he turned this discovery to account by putting the balance to work for himself or for others, he took the first important step in the development of modern banking.

AS might be expected, tradesmen now became eager to receive money on deposit, and began to offer inducement in the form of interest. It was from such crude beginnings that the marvelously intricate system of modern banking developed.

This bit of retrospect speaks eloquently of the exalted place the retailer has always held. No merchant of doubtful repute could have enjoyed public trust in such striking measure.

THE merchant-banker combination has survived to this day in Macy's Depositors' Account Department—a licensed bank operated under State banking laws. Its deposits of more than \$3,000,000 are impressive evidence of the confidence it enjoys.

Owners of a Deposit Account secure all the advantages offered by a savings account in any bank, and a number of additional conveniences besides. Macy's D. A. banking hours correspond with shopping hours, that is, 9 a. m. to 5:30 p. m., every business day. Money may be deposited or withdrawn upon call by the depositor at any time during these hours. Purchases in the store may be referred to a D. A. for payment, simplifying the problem of shopping. Four per cent interest is paid on all deposits.

And in addition, our policy of lowest-in-the-city prices enables Macy customers to save at least six per cent on all purchases, whether made through a D. A. or for cash over the counter.

We shall be glad of the opportunity to show visiting bankers and their families through the store, and to explain the mechanism that enables this great institution to handle millions of individual transactions annually.

Specially trained guides will conduct visiting parties twice daily, at 10:30 a. m. and 4 p. m. Inquire at the Personal Shopping Service Bureau on the Main Floor, near the Thirty-Fourth street elevators.

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HARRY HANSEN, Chicago Daily News.

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